

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA  
HARRISBURG DIVISION

In re: CHRISTOPHER K. PFAFF § Case No. 1:15-bk-04590  
BARBARA MAE PFAFF §  
§  
§  
§  
§  
Debtor(s)

## CHAPTER 13 STANDING TRUSTEE'S AMENDED FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 10/26/2015.
- 2) The plan was confirmed on 06/15/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 11/27/2020.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 90.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$36,187.00.
- 10) Amount of unsecured claims discharged without full payment: \$22,032.42.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 104,445.00
Less amount refunded to debtor(s)	\$ 787.00
<b>NET RECEIPTS</b>	<b>\$ 103,658.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 4,410.00
Court Costs	\$ 0.00
Trustee Expenses & Compensation	\$ 6,978.80
Other	\$ 0.00
<b>TOTAL EXPENSES OF ADMINISTRATION</b>	<b>\$ 11,388.80</b>
Attorney fees paid and disclosed by debtor(s):	\$ 90.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
CHAD J JULIUS ESQUIRE	Lgl	0.00	NA	NA	4,410.00	0.00
QUANTUM3 GROUP, LLC	Uns	0.00	339.16	339.16	12.56	0.00
QUANTUM3 GROUP, LLC	Uns	0.00	273.71	273.71	10.14	0.00
QUANTUM3 GROUP, LLC	Uns	833.00	876.60	876.60	32.47	0.00
AIS PORTFOLIO SERVICE, LP	Uns	267.00	393.77	393.77	14.59	0.00
UGI UTILITIES, INC.	Uns	837.00	1,407.66	1,407.66	52.13	0.00
RECEIVABLES MANAGEMENT	Uns	0.00	38.12	38.12	1.41	0.00
PSECU	Uns	9,077.00	9,077.30	9,077.30	336.20	0.00
PSECU	Uns	16.00	16.50	16.50	0.61	0.00
PORTFOLIO RECOVERY	Uns	894.00	940.24	940.24	34.83	0.00
PORTFOLIO RECOVERY	Uns	304.00	304.14	304.14	11.27	0.00
BECKET & LEE	Uns	439.00	472.21	472.21	17.49	0.00
PENN WASTE, INC	Uns	720.40	640.28	640.28	23.71	0.00
CERASTES, LLC	Uns	0.00	492.63	492.63	18.25	0.00
PENNSYLVANIA POWER & LIGHT	Uns	1,463.50	3,401.16	3,401.16	125.97	0.00
CAPITAL ONE	Sec	900.00	1,915.17	0.00	0.00	0.00
DYRIS, LLC	Uns	1,341.00	1,341.23	1,341.23	49.67	0.00
RIGHT PATH SERVICING	Sec	0.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
SWATARA TOWNSHIP AUTHORITY	Sec	1,973.76	1,978.56	1,978.56	1,978.56	0.00
RIGHT PATH SERVICING	Con	0.00	NA	NA	48,354.36	0.00
RIGHT PATH SERVICING	Sec	105,595.00	139,187.62	41,194.98	41,194.98	0.00
AT&T MOBILITY	Uns	914.00	NA	NA	0.00	0.00
COMCAST	Uns	243.00	NA	NA	0.00	0.00
COMENITY BANK/FASHION BUG	Uns	332.00	NA	NA	0.00	0.00
DIRECTV	Uns	1,033.00	NA	NA	0.00	0.00
KEYSTONE PODIATRIC	Uns	100.00	NA	NA	0.00	0.00
METRO BANK/TORRES CREDIT	Uns	202.00	NA	NA	0.00	0.00
UNITED WATER	Uns	367.82	NA	NA	0.00	0.00
PPL	Uns	449.00	NA	NA	0.00	0.00
PROGRESSIVE INSURANCE	Uns	187.00	NA	NA	0.00	0.00
VERIZON WIRELESS	Uns	1,719.00	NA	NA	0.00	0.00
VARIOUS MEDICAL EXPENSES	Uns	1,035.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 89,549.34	\$ 89,549.34	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 1,978.56	\$ 1,978.56	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 91,527.90</b>	<b>\$ 91,527.90</b>	<b>\$ 0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 20,014.71</b>	<b>\$ 741.30</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 11,388.80
Disbursements to Creditors	\$ 92,269.20
<b>TOTAL DISBURSEMENTS:</b>	<b>\$ 103,658.00</b>

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 05/23/2023

By: /s/ Jack N. Zaharopoulos  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.